

**AMERICAN EXPRESS**

POTENTIALLY NEGATIVE

**Account Info**

Account Name	AMERICAN EXPRESS	Balance	\$2,206
Account Number	3499924574460473	Balance Updated	07/20/2023
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	05/21/2017	Credit Limit	-
Status	Account charged off. \$2,285 written off. \$2,206 past due as of Jul 2023.	Highest Balance	\$4,969
Status Updated	Sep 2021	Terms	1 Months
		On Record Until	Mar 2028

*Incomplete***Payment History**

Annual Credit Report - Experian

2/6/25, 7:48 PM

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CO	CO	CO	CO	CO	CO	CO	-	-	-	-	-
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	✓	✓	✓	30	60	90	120	150	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	-	-	-	✓	✓	✓	✓	✓	✓	✓

Incomplete

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

CO Charge off

**Payment history guide**

Charge Off as of Sep 2021 to Jul 2023

150 days past due as of Aug 2021

120 days past due as of Jul 2021

90 days past due as of Jun 2021

60 days past due as of May 2021

30 days past due as of Apr 2021, Oct 2019

This account is scheduled to continue on record until Mar 2028.

**Contact Info**

Annual Credit Report - Experian

2/6/25, 7:48 PM

Address PO BOX 981537,  
EL PASO TX 79998

Phone Number (8 00)874-2717

**Comment****Current:**

Account closed at credit grantor's request.

**Previous:**

None

**BANK OF AMERICA**

POTENTIALLY NEGATIVE

**Account Info**

Account Name BANK OF AMERICA

Account Number 440066XXXXXXXXXX

Account Type Credit card

Responsibility Individual

Date Opened 06/05/2017

Status Account charged off.  
\$5,225 written off. \$5,225  
past due as of Jan 2025.

Status Updated Oct 2021

Balance \$5,225

Balance Updated 01/14/2025

Recent Payment -

Monthly Payment -

Credit Limit \$7,500

Highest Balance \$7,547

Terms -

On Record Until Dec 2027

*incomplete**incomplete***Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO

Annual Credit Report - Experian

2/6/25, 7:48 PM

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2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	30	CLS	CLS	30	60	90	120	150	180	CO	CO	CO
2020	CLS	CLS	CLS	CLS	CLS	30	CLS	CLS	CLS	CLS	CLS	CLS
2019	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2018	—	✓	✓	✓	✓	✓	✓	✓	✓	CLS	CLS	CLS

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CLS Closed

CO Charge off

**Payment history guide**

Charge Off as of Jan 2025, Dec 2024, Nov 2024, Oct 2024, Sep 2024, Aug 2024, Jul 2024, Jun 2024, May 2024, Apr 2024, Mar 2024, Feb 2024, Jan 2024, Dec 2023, Nov 2023, Oct 2023, Sep 2023, Aug 2023, Jul 2023, Jun 2023, May 2023, Apr 2023, Mar 2023, Feb 2023, Jan 2023, Dec 2022, Nov 2022, Oct 2022, Sep 2022, Aug 2022, Jul 2022, Jun 2022, May 2022, Apr 2022, Mar 2022, Feb 2022, Jan 2022, Dec 2021, Nov 2021, Oct 2021

180 days past due as of Sep 2021

150 days past due as of Aug 2021

120 days past due as of Jul 2021

90 days past due as of Jun 2021

60 days past due as of May 2021

30 days past due as of Apr 2021, Jan 2021, Jun 2020

This account is scheduled to continue on record until Dec 2027.



### Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$5,225	\$0	\$0 on 2/12/2021
Nov 2024	\$5,225	\$0	\$0 on 2/12/2021
Oct 2024	\$5,225	\$0	\$0 on 2/12/2021
Sep 2024	\$5,225	\$0	\$0 on 2/12/2021
Aug 2024	\$5,225	\$0	\$0 on 2/12/2021
Jul 2024	\$5,225	\$0	\$0 on 2/12/2021
Jun 2024	\$5,225	\$0	\$0 on 2/12/2021
May 2024	\$5,225	\$0	\$0 on 2/12/2021
Apr 2024	\$5,225	\$0	\$0 on 2/12/2021
Mar 2024	\$5,225	\$0	\$0 on 2/12/2021
Feb 2024	\$5,225	\$0	\$0 on 2/12/2021
Jan 2024	\$5,225	\$0	\$0 on 2/12/2021
Dec 2023	\$5,225	\$0	\$0 on 2/12/2021
Nov 2023	\$5,225	\$0	\$0 on 2/12/2021
Oct 2023	\$5,225	\$0	\$0 on 2/12/2021
Sep 2023	\$5,225	\$0	\$0 on 2/12/2021
Aug 2023	\$5,225	\$0	\$0 on 2/12/2021
Jul 2023	\$5,225	\$0	\$0 on 2/12/2021

Jun 2023	\$5,225	\$0	\$0 on 2/12/2021
May 2023	\$5,225	\$0	\$0 on 2/12/2021
Apr 2023	\$5,225	\$0	\$0 on 2/12/2021
Mar 2023	\$5,225	\$0	\$0 on 2/12/2021
Feb 2023	\$5,225	\$0	\$0 on 2/12/2021

**Between Feb 2023 and Dec 2024, your credit limit/high balance was \$7,500**



**Address** PO BOX 982238,  
EL PASO TX 79998

**Phone Number** (8 00)421-2110



**Current:**

**Account closed at credit grantor's request.**

**Previous:**

**Account closed at credit grantor's request.**

[illegible]

Annual Credit Report - Experian

2/6/25, 7:48 PM

Address PO BOX 6497,  
SIOUX FALLS SD 57117

Phone Number (888) 574-1301

**Comment****Current:**

Account closed at credit grantor's request.

**Previous:**

None

**BMW FINANCIAL SERVICES/CREDIT**

POTENTIALLY NEGATIVE

**Account Info**

Account Name BMW FINANCIAL  
SERVICES/CREDIT

Account Number 100313XXXX

Account Type Auto Loan

Responsibility Individual

Date Opened 08/16/2018

Status Paid, Closed.

Status Updated Sep 2024

incomplete

Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$61,853
Highest Balance	-
Terms	72 Months

incomplete

**Payment History**

Annual Credit Report - Experian

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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	30	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	ND	✓	30
2021	✓	✓	✓	✓	30	60	✓	30	30	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

CLS Closed

ND No data for this  
period

incomplete

**Payment history guide**

60 days past due as of May 2021

30 days past due as of Aug 2023, Dec 2022, Aug 2021, Aug 2021, Apr 2021

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Aug 2024	\$1,205	\$995	\$995 on 8/19/2024
Jul 2024	\$2,139	\$995	\$995 on 7/9/2024
Jun 2024	\$3,127	\$995	\$995 on



Annual Credit Report - Experian

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			<b>6/20/2024</b>
<b>May 2024</b>	<b>\$4,050</b>	<b>\$995</b>	<b>\$995 on 5/8/2024</b>
<b>Apr 2024</b>	<b>\$5,026</b>	<b>\$995</b>	<b>\$995 on 4/10/2024</b>
<b>Mar 2024</b>	<b>\$5,992</b>	<b>\$995</b>	<b>\$995 on 3/4/2024</b>
<b>Feb 2024</b>	<b>\$6,970</b>	<b>\$995</b>	<b>\$995 on 2/14/2024</b>
<b>Jan 2024</b>	<b>\$7,886</b>	<b>\$995</b>	<b>\$995 on 1/17/2024</b>
<b>Dec 2023</b>	<b>\$8,775</b>	<b>\$995</b>	<b>\$995 on 11/30/2023</b>
<b>Nov 2023</b>	<b>\$8,775</b>	<b>\$995</b>	<b>\$1,990 on 11/30/2023</b>
<b>Oct 2023</b>	<b>\$10,688</b>	<b>\$995</b>	<b>\$994 on 10/5/2023</b>
<b>Sep 2023</b>	<b>\$11,628</b>	<b>\$995</b>	<b>\$2,066 on 8/31/2023</b>
<b>Aug 2023</b>	<b>\$13,584</b>	<b>\$995</b>	<b>\$0 on 7/1/2023</b>
<b>Jul 2023</b>	<b>\$13,558</b>	<b>\$995</b>	<b>\$995 on 7/1/2023</b>
<b>Jun 2023</b>	<b>\$14,498</b>	<b>\$995</b>	<b>\$995 on 6/2/2023</b>
<b>May 2023</b>	<b>\$15,429</b>	<b>\$995</b>	<b>\$995 on 5/2/2023</b>
<b>Apr 2023</b>	<b>\$16,358</b>	<b>\$995</b>	<b>\$995 on 4/2/2023</b>
<b>Mar 2023</b>	<b>\$17,282</b>	<b>\$995</b>	<b>\$995 on</b>

3/2/2023

Feb 2023	\$18,214	\$995	\$995 on 2/4/2023
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Additional info

The original amount of this account was \$61,853



Contact Info

Address	1400 CITY VIEW DR, COLUMBUS OH 43215
Phone Number	<u>(800) 578-5000</u>

CAP1/NEIMN



Account Info

Account Name	CAP1/NEIMN	Balance	-
Account Number	609026XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	12/10/2014	Credit Limit	\$503
Status	Paid, Closed/Never late.	Highest Balance	\$382
Status Updated	Oct 2022	Terms	-
		On Record Until	Oct 2032



Payment History

**CBNA**

POTENTIALLY NEGATIVE

**Account Info**

Account Name CBNA

Account Number 512106XXXXXXXXXX

Account Type Credit card

Responsibility Individual

Date Opened 11/09/2014

Status Account charged off/Never late. \$2,532 written off. \$2,532 past due as of Jan 2025.

Status Updated Nov 2022

Balance \$2,532

Balance Updated 01/25/2025

Recent Payment -

Monthly Payment -

Credit Limit \$2,800

Highest Balance \$3,604

Terms -

On Record Until May 2029

*incomplete inaccurate**incomplete***Payment History**

Annual Credit Report - Experian

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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	—	—	—	—	—	—	—	—	—	—	—
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	✓	✓	✓	✓	✓	✓	✓	✓	ND	ND	CO	CO
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CO Charge off

ND No data for this  
period*incomplete***Payment history guide**

Charge Off as of Nov 2022 to Jan 2025

This account is scheduled to continue on record until May 2029.

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$2,532	\$38	\$0 on 9/20/2022
Nov 2024	\$2,532	\$38	\$0 on 9/20/2022
Oct 2024	\$2,532	\$38	\$0 on 9/20/2022
Sep 2024	\$2,532	\$38	\$0 on 9/20/2022
Aug 2024	\$2,532	\$38	\$0 on 9/20/2022



Contact Info

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$2,800

Additional Info

Feb 2023	\$2,532	\$38	\$0 on 9/20/2022
Mar 2023	\$2,532	\$38	\$0 on 9/20/2022
Apr 2023	\$2,532	\$38	\$0 on 9/20/2022
May 2023	\$2,532	\$38	\$0 on 9/20/2022
Jun 2023	\$2,532	\$38	\$0 on 9/20/2022
Jul 2023	\$2,532	\$38	\$0 on 9/20/2022
Aug 2023	\$2,532	\$38	\$0 on 9/20/2022
Sep 2023	\$2,532	\$38	\$0 on 9/20/2022
Oct 2023	\$2,532	\$38	\$0 on 9/20/2022
Nov 2023	\$2,532	\$38	\$0 on 9/20/2022
Dec 2023	\$2,532	\$38	\$0 on 9/20/2022
Jan 2024	\$2,532	\$38	\$0 on 9/20/2022
Feb 2024	\$2,532	\$38	\$0 on 9/20/2022
Mar 2024	\$2,532	\$38	\$0 on 9/20/2022
Apr 2024	\$2,532	\$38	\$0 on 9/20/2022
May 2024	\$2,532	\$38	\$0 on 9/20/2022
Jun 2024	\$2,532	\$38	\$0 on 9/20/2022
Jul 2024	\$2,532	\$38	\$0 on 9/20/2022

Annual Credit Report - Experian

2/6/25, 7:48 PM

Address PO BOX 6217,  
SIOUX FALLS SD 57117

Phone Number (877) 816-9063

**Comment****Current:**

Account closed at credit grantor's request.

**Previous:**

None

**CCS/FIRST NATIONAL BANK**

POTENTIALLY NEGATIVE

**Account Info**

Account Name CCS/FIRST NATIONAL BANK

Account Number 423980XXXXXXXXXX

Account Type Credit card

Responsibility Individual

Date Opened 10/27/2014

Status Account charged off. \$1,492 written off. \$1,492 past due as of Dec 2022.

Status Updated Sep 2021

Balance \$1,492

Balance Updated 12/09/2022

Recent Payment -

Monthly Payment -

Credit Limit \$1,600

Highest Balance \$1,725

Terms -

On Record Until Apr 2028

*incomplete inaccurate*

*incomplete*

**Payment History**

Annual Credit Report - Experian

2/6/25, 7:48 PM

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	✓	30	✓	✓	30	60	90	120	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

CO Charge off

**Payment history guide**

Charge Off as of Sep 2021 to Dec 2022

120 days past due as of Aug 2021

90 days past due as of Jul 2021

60 days past due as of Jun 2021

30 days past due as of May 2021, Feb 2021

This account is scheduled to continue on record until Apr 2028.

**Contact Info**

Address

500 E 60TH ST N,  
SIOUX FALLS SD 57104

Phone Number

(888) 883-9824

**CCS/FIRST SAVINGS BANK**

POTENTIALLY NEGATIVE

**Account Info**

Account Name CCS/FIRS TSAVINGS BANK

Account Number 543360XXXXXXXXXX

Account Type Credit card

Responsibility Individual

Date Opened 04/02/2014

Status Account charged off.  
\$2,201 written off. \$2,201  
past due as of Dec 2022.

Status Updated Sep 2021

Balance \$2,201

Balance Updated 12/09/2022

Recent Payment -

Monthly Payment -

Credit Limit \$2,350

Highest Balance \$2,393

Terms -

On Record Until Apr 2028

*incomplete inaccurate incomplete*

**Payment History**



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	✓	30	✓	✓	30	60	90	120	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

CO Charge off

### Payment history guide

Charge Off as of Sep 2021 to Dec 2022

120 days past due as of Aug 2021

90 days past due as of Jul 2021

60 days past due as of Jun 2021

30 days past due as of May 2021, Feb 2021

This account is scheduled to continue on record until Apr 2028.



### Contact Info

Address

500 E 60TH S TN,  
SIOUX FALLS SD 57104

Phone Number

(8 8 8469-0291

**CELTIC BANK/CONTFINCO**

POTENTIALLY NEGATIVE

**Account Info**

Account Name CELTIC BANK/CONTFINCO

Account Number 534636XXXXXXXXXX

Account Type Credit card

Responsibility Individual

Date Opened 09/11/2015

Status Account charged off. \$314 written off.

Status Updated Apr 2021

Balance \$314

Balance Updated 01/14/2025

Recent Payment -

Monthly Payment -

Credit Limit \$500

Highest Balance \$533

Terms -

On Record Until Nov 2027

*incomplete.*

*inaccurate*

*incomplete*

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	—	—	—	—	—	—	—	—	—	—	—
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	60	90	120	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	30	✓	✓	30
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<div> <div>✓</div> <div>Current / Terms met</div> </div> <div>incomplete</div>												

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

CO Charge off

### Payment history guide

Charge Off as of Mar 2021 to Jan 2025

120 days past due as of Mar 2021

90 days past due as of Feb 2021

60 days past due as of Jan 2021

30 days past due as of Dec 2020, Sep 2020

This account is scheduled to continue on record until Nov 2027.



### Balance Histories

Scheduled

Annual Credit Report - Experian

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Date	Balance	Payment	Paid
Dec 2024	\$314	\$0	\$0 on 9/17/2020
Nov 2024	\$314	\$0	\$0 on 9/17/2020
Oct 2024	\$314	\$0	\$0 on 9/17/2020
Sep 2024	\$314	\$0	\$0 on 9/17/2020
Aug 2024	\$314	\$0	\$0 on 9/17/2020
Jul 2024	\$314	\$0	\$0 on 9/17/2020
Jun 2024	\$314	\$0	\$0 on 9/17/2020
May 2024	\$314	\$0	\$0 on 9/17/2020
Apr 2024	\$314	\$0	\$0 on 9/17/2020
Mar 2024	\$314	\$0	\$0 on 9/17/2020
Feb 2024	\$314	\$0	\$0 on 9/17/2020
Jan 2024	\$314	\$0	\$0 on 9/17/2020
Dec 2023	\$314	\$0	\$0 on 9/17/2020
Nov 2023	\$314	\$0	\$0 on 9/17/2020
Oct 2023	\$314	\$0	\$0 on 9/17/2020
Sep 2023	\$314	\$0	\$0 on 9/17/2020
Aug 2023	\$314	\$0	\$0 on 9/17/2020
Jul 2023	\$314	\$0	\$0 on 9/17/2020
Jun 2023	\$314	\$0	\$0 on 9/17/2020
May 2023	\$314	\$0	\$0 on 9/17/2020
Apr 2023	\$314	\$0	\$0 on 9/17/2020
Mar 2023	\$314	\$0	\$0 on 9/17/2020

Feb 2023

\$314

\$0

\$0 on 9/17/2020

**Additional info**

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$500

**Contact Info**

Address

4550 NEW LINDEN HILL RD  
#400,  
WILMINGTON DE 19808

Phone Number

(866) 449-4514**CITI CARDS/CITIBANK**

POTENTIALLY NEGATIVE

**Account Info**

Account Name

CITI CARDS/CITIBANK

Account Number

542418XXXXXXX

Account Type

Credit card

Responsibility

Individual

Date Opened

11/26/2014

Status

Account charged off/Never  
late. \$1,154 written off.  
\$711 past due as of Jan  
2025.

Status Updated

Dec 2022

Balance \$1,154

Balance Updated 01/24/2025

Recent Payment -

Monthly Payment -

Credit Limit \$1,260

Highest Balance \$2,673

Terms -

On Record Until Jun 2029

*incomplete inaccurate**incomplete***Payment History**

Annual Credit Report - Experian

2/6/25, 7:48 PM

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	—	—	—	—	—	—	—	—	—	—	—
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	ND	ND	CO
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CO Charge off

ND No data for this  
period

incomplete

**Payment history guide**

Charge Off as of Jan 2025, Dec 2024, Nov 2024, Oct 2024, Sep 2024, Aug 2024, Jul 2024, Jun 2024, May 2024, Apr 2024, Mar 2024, Feb 2024, Jan 2024, Dec 2023, Nov 2023, Oct 2023, Sep 2023, Dec 2022 to Aug 2023

This account is scheduled to continue on record until Jun 2029.

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$1,154	\$0	\$0 on 9/22/2022
Nov 2024	\$1,154	\$0	\$0 on 9/22/2022
Oct 2024	\$1,154	\$0	\$0 on 9/22/2022
Sep 2024	\$1,154	\$0	\$0 on 9/22/2022

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<b>Aug 2024</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>Jul 2024</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>Jun 2024</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>May 2024</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>Apr 2024</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>Mar 2024</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>Feb 2024</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>Jan 2024</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>Dec 2023</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>Nov 2023</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>Oct 2023</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>Sep 2023</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>Aug 2023</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>Jul 2023</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>Jun 2023</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>May 2023</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>Apr 2023</b>	<b>\$1,154</b>	<b>\$0</b>	<b>\$0 on 9/22/2022</b>
<b>Mar 2023</b>	<b>\$1,154</b>	<b>\$1,154</b>	<b>\$0 on 9/22/2022</b>
<b>Feb 2023</b>	<b>\$1,154</b>	<b>\$1,154</b>	<b>\$0 on 9/22/2022</b>

**Additional info**

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$1,260

**Contact Info**

**COMMUNICATION FCU**

POTENTIALLY NEGATIVE

**Account Info**

Account Name **COMMUNICATION FCU**

Account Number **433520XXXXXXXXXX**

Account Type **Credit card**

Responsibility **Individual**

Date Opened **10/01/2013**

Status **Account charged off.  
\$26,944 written off.  
\$26,944 past due as of Jan  
2025.**

Status Updated **Apr 2023**

Balance **\$26,944**

Balance Updated **01/15/2025**

Recent Payment **\$1,000 as of 9/19/2022**

Monthly Payment **-**

Credit Limit **\$25,000**

Highest Balance **\$26,944**

Terms **-**

On Record Until **Oct 2029**

*incomplete inaccurate**incomplete***Payment History**



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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	—	—	—	—	—	—	—	—	—	—	—
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	60	90	120	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	30
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	✓
2019	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

*incomplete*

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

CO Charge off

**Payment history guide**

Charge Off as of May 2024 to Jan 2025, Apr 2024, Apr 2024, Apr 2023 to Mar 2024

120 days past due as of Mar 2023

90 days past due as of Feb 2023

60 days past due as of Jan 2023

30 days past due as of Dec 2022, Nov 2020

This account is scheduled to continue on record until Oct 2029.

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
------	---------	-------------------	------

Dec 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Nov 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Oct 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Sep 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Aug 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Jul 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Jun 2024	\$26,944	\$0	\$1,000 on 9/19/2022
May 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Apr 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Mar 2024	\$26,944	\$0	\$0 on 9/19/2022
Feb 2024	\$26,944	\$0	\$0 on 9/19/2022
Jan 2024	\$26,944	\$0	\$0 on 9/19/2022
Dec 2023	\$26,944	\$0	\$0 on 9/19/2022
Nov 2023	\$26,944	\$0	\$0 on 9/19/2022
Oct 2023	\$26,944	\$0	\$0 on 9/19/2022
Sep 2023	\$26,944	\$0	\$0 on 9/19/2022
Aug 2023	\$26,944	\$0	\$0 on 9/19/2022
Jul 2023	\$26,944	\$0	\$0 on 9/19/2022

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Jun 2023	\$26,944	\$0	\$0 on 9/19/2022
Apr 2023	\$26,944	\$0	\$0 on 9/19/2022
Mar 2023	\$26,653	\$820	\$0 on 9/19/2022
Feb 2023	\$26,367	\$809	\$0 on 9/19/2022

**Additional info**

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$25,000

**Contact Info**

Address 4141 NW EXPWY ST STE  
200,  
OKLAHOMA CITY OK 73116

Phone Number (405) 879-5600

**CORTRUST BANK NA**

POTENTIALLY NEGATIVE

**Account Info**

Account Name	CORTRUST BANK NA	Balance	\$1,941
Account Number	543668XXXXXXXXXX	Balance Updated	01/13/2025
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	08/01/2017	Credit Limit	\$1,900
Status	Account charged off. \$1,941 written off. \$1,941 past due as of Jan 2025.	Highest Balance	\$1,943
Status Updated	June 2021	Terms	-
		On Record Until	Mar 2028

*incomplete inaccurate**incomplete***Payment History**

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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	—	—	—	—	—	—	—	—	—	—	—
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	✓	✓	✓	30	60	CO	CO	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

CO Charge off

ND No data for this  
period*incomplete***Payment history guide**

Charge Off as of Aug 2023 to Jan 2025, May 2023, May 2023, Apr 2023, Apr 2023, Mar 2023, Feb 2023, Feb 2023, Jan 2023, Jan 2023, Dec 2022, Dec 2022, Nov 2022, Nov 2022, Oct 2022, Oct 2022, Sep 2022, Sep 2022, Aug 2022, Aug 2022, Jul 2022, Jul 2022, Jul 2021 to Jun 2022, Jun 2021, Jun 2021

60 days past due as of May 2021

30 days past due as of Apr 2021

This account is scheduled to continue on record until Mar 2028.

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
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<b>Dec 2024</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Nov 2024</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Oct 2024</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Sep 2024</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Aug 2024</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Jul 2024</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Jun 2024</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>May 2024</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Apr 2024</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Mar 2024</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Feb 2024</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Jan 2024</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Dec 2023</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Nov 2023</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Oct 2023</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Sep 2023</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Aug 2023</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>May 2023</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>May 2023</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Apr 2023</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Mar 2023</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>
<b>Feb 2023</b>	<b>\$1,941</b>	<b>\$0</b>	<b>\$0 on 1/8/2021</b>

**Additional info**

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$1,900

**Contact Info**

Address PO BOX 7030,  
MITCHELL SD 57301

Phone Number (888) 893-9826

**DISCOVER BANK**

POTENTIALLY NEGATIVE

**Account Info**

Account Name DISCOVER BANK

Account Number 601120XXXXXXXXXX

Account Type Credit card

Responsibility Individual

Date Opened 05/25/2017

Status Account charged off.  
\$2,208 written off. \$2,208  
past due as of Jan 2025.

Status Updated Aug 2023

Balance \$2,208

Balance Updated 01/15/2025

Recent Payment -

Monthly Payment -

Credit Limit \$1,700

Highest Balance \$3,243

Terms -

On Record Until Oct 2029

*incomplete inaccurate*

*incomplete*

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	✓	30	60	90	120	150	180	CO	CO	CO	CO	CO
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	/	/	/	/	/	/	/	/	/	/	/	/

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2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

*incomplete*

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

**Payment history guide**

Charge Off as of Aug 2023 to Jan 2025

180 days past due as of Jul 2023

150 days past due as of Jun 2023

120 days past due as of May 2023

90 days past due as of Apr 2023

60 days past due as of Mar 2023

30 days past due as of Feb 2023

This account is scheduled to continue on record until Oct 2029.

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$2,208	\$0	\$0 on 11/2/2022

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<b>Nov 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Oct 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Sep 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Aug 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Jul 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Jun 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>May 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Apr 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Mar 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Feb 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Jan 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Dec 2023</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Nov 2023</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Oct 2023</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Sep 2023</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Aug 2023</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Jul 2023</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Jun 2023</b>	<b>\$2,121</b>	<b>\$107</b>	<b>\$0 on 11/2/2022</b>
<b>May 2023</b>	<b>\$2,035</b>	<b>\$103</b>	<b>\$0 on 11/2/2022</b>
<b>Apr 2023</b>	<b>\$1,952</b>	<b>\$103</b>	<b>\$0 on 11/2/2022</b>
<b>Mar 2023</b>	<b>\$1,870</b>	<b>\$97</b>	<b>\$0 on 11/2/2022</b>
<b>Feb 2023</b>	<b>\$1,793</b>	<b>\$99</b>	<b>\$0 on 11/2/2022</b>



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Dec 2027.



### Contact Info

Address

PO BOX 6497,  
SIOUX FALLS SD 57117

Phone Number

(800) 344-4355



### Comment

#### Current:

Account closed at credit grantor's request.

#### Previous:

None

## FSB BLAZE

POTENTIALLY NEGATIVE



### Account Info

**2/6/25, 7:48 PM**

Account Name	FSB BLAZE
Account Number	5182130000000000
Account Type	Credit card
Responsibility	Individual
Date Opened	03/26/2015
Status	Account charged off. \$2,062 written off. \$2,062 past due as of Dec 2022.
Status Updated	Sep 2021

Balance	\$2,062
Balance Updated	12/09/2022
Recent Payment	-
Monthly Payment	-
Credit Limit	\$2,100
Highest Balance	\$2,227
Terms	-
On Record Until	Apr 2028

incomplete

**\$**

## Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	✓	30	✓	✓	30	60	90	120	CO	CO	CO	CO
2020	✓	✓	✓	✓	30	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

CO Charge off

### Payment history guide

Charge Off as of Sep 2021 to Dec 2022

120 days past due as of Aug 2021

90 days past due as of Jul 2021

60 days past due as of Jun 2021

30 days past due as of May 2021, Feb 2021, May 2020

This account is scheduled to continue on record until Apr 2028.



### Contact Info

Address

PO BOX 5096,  
SIOUX FALLS SD 57117

Phone Number

(605) 763-2009

**JPMCB CARD**

POTENTIALLY NEGATIVE

**Account Info**

Account Name JPMCB CARD  
 Account Number 414720XXXXXXXXXX  
 Account Type Credit Card  
 Responsibility Individual  
 Date Opened 10/22/2013  
 Status Account charged off.  
 \$4,460 written off. \$4,460  
 past due as of Jan 2025.  
 Status Updated Jul 2021

Balance \$4,460  
 Balance Updated 01/10/2025  
 Recent Payment -  
 Monthly Payment -  
 Credit Limit \$4,600  
 Highest Balance \$5,851  
 Terms -  
 On Record Until Sep 2027

*incomplete**inaccurate**incomplete***Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	30	60	90	120	150	180	CO	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

*incomplete*

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

ND No data for this  
period

### Payment history guide

Charge Off as of Jan 2025, Aug 2023 to Dec 2024, Jul 2021 to Dec 2022

180 days past due as of Jun 2021

150 days past due as of May 2021

120 days past due as of Apr 2021

90 days past due as of Mar 2021

60 days past due as of Feb 2021

30 days past due as of Jan 2021

This account is scheduled to continue on record until Sep 2027.



### Balance Histories

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Date	Balance	Scheduled Payment	Paid
Dec 2024	\$4,460	\$0	\$0 on 11/4/2020
Nov 2024	\$4,460	\$0	\$0 on 11/4/2020
Oct 2024	\$4,460	\$0	\$0 on 11/4/2020
Sep 2024	\$4,460	\$0	\$0 on 11/4/2020
Aug 2024	\$4,460	\$0	\$0 on 11/4/2020
Jul 2024	\$4,460	\$0	\$0 on 11/4/2020
Jun 2024	\$4,460	\$0	\$0 on 11/4/2020
May 2024	\$4,460	\$0	\$0 on 11/4/2020
Apr 2024	\$4,460	\$0	\$0 on 11/4/2020
Mar 2024	\$4,460	\$0	\$0 on 11/4/2020
Feb 2024	\$4,460	\$0	\$0 on 11/4/2020
Jan 2024	\$4,460	\$0	\$0 on 11/4/2020
Dec 2023	\$4,460	\$0	\$0 on 11/4/2020
Nov 2023	\$4,460	\$0	\$0 on 11/4/2020
Oct 2023	\$4,460	\$0	\$0 on 11/4/2020
Sep 2023	\$4,460	\$0	\$0 on 11/4/2020
Aug 2023	\$4,460	\$0	\$0 on 11/4/2020

**Additional info**

Between Aug 2023 and Dec 2024, your credit limit/high balance was \$4,600

**Contact Info**

Annual Credit Report - Experian

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Address PO BOX 15369,  
WILMINGTON DE 19850

Phone Number (800) 945-2000

**Comment****Current:**

Account closed at credit grantor's request.

**Previous:**

Account closed at credit grantor's request.

Invalid date

**JPMCB CARD**

POTENTIALLY NEGATIVE

**Account Info**

Account Name	JPMCB CARD	Balance	\$5,021
Account Number	426690XXXXXXXXXX	Balance Updated	01/13/2025
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	10/28/2013	Credit Limit	\$5,000
Status	Account charged off. \$5,021 written off. \$5,021 past due as of Jan 2025.	Highest Balance	\$5,033
Status Updated	Aug 2021	Terms	-
		On Record Until	Oct 2027

*incomplete inaccurate*

*incomplete*

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-

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*incomplete*

2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	✓	30	60	90	120	150	180	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

ND No data for this  
period**Payment history guide**

Charge Off as of Jan 2025, Aug 2023 to Dec 2024, Aug 2021 to Dec 2022

180 days past due as of Jul 2021

150 days past due as of Jun 2021

120 days past due as of May 2021

90 days past due as of Apr 2021

60 days past due as of Mar 2021

30 days past due as of Feb 2021



This account is scheduled to continue on record until Oct 2027.



### Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$5,021	\$0	\$0 on 11/14/2020
Nov 2024	\$5,021	\$0	\$0 on 11/14/2020
Oct 2024	\$5,021	\$0	\$0 on 11/14/2020
Sep 2024	\$5,021	\$0	\$0 on 11/14/2020
Aug 2024	\$5,021	\$0	\$0 on 11/14/2020
Jul 2024	\$5,021	\$0	\$0 on 11/14/2020
Jun 2024	\$5,021	\$0	\$0 on 11/14/2020
May 2024	\$5,021	\$0	\$0 on 11/14/2020
Apr 2024	\$5,021	\$0	\$0 on 11/14/2020
Mar 2024	\$5,021	\$0	\$0 on 11/14/2020
Feb 2024	\$5,021	\$0	\$0 on 11/14/2020
Jan 2024	\$5,021	\$0	\$0 on

			11/14/2020
Dec 2023	\$5,021	\$0	\$0 on 11/14/2020
Nov 2023	\$5,021	\$0	\$0 on 11/14/2020
Oct 2023	\$5,021	\$0	\$0 on 11/14/2020
Sep 2023	\$5,021	\$0	\$0 on 11/14/2020
Aug 2023	\$5,021	\$0	\$0 on 11/14/2020

Additional info

Between Aug 2023 and Dec 2024, your credit limit/high balance was \$5,000



Contact Info

Address PO BOX 15369,  
WILMINGTON DE 19850

Phone Number (800) 945-2000



Comment

Current:

Account closed at credit grantor's request.

Previous:

Account closed at credit grantor's request.

Invalid date

**JPMCB CARD**

POTENTIALLY NEGATIVE

**Account Info**

Account Name JPMCB CARD

Account Number 438857XXXXXXXXXX

Account Type Credit Card

Responsibility Individual

Date Opened 07/17/2013

Status Account charged off.  
\$2,617 written off. \$2,617  
past due as of Jan 2025.

Status Updated Jul 2021

Balance \$2,617

Balance Updated 01/03/2025

Recent Payment -

Monthly Payment -

Credit Limit \$2,500

Highest Balance \$7,628

Terms -

On Record Until Sep 2027

*incomplete**inaccurate**incomplete***Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	30	60	90	120	150	180	CO	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

*incomplete*

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

- 120 Past due 120 days
- 150 Past due 150 days
- 180 Past due 180 days
- CO Charge off
- ND No data for this period

Payment history guide

Charge Off as of Jan 2025, Aug 2023 to Dec 2024, Jul 2021 to Dec 2022

180 days past due as of Jun 2021

150 days past due as of May 2021

120 days past due as of Apr 2021

90 days past due as of Mar 2021

60 days past due as of Feb 2021

30 days past due as of Jan 2021

This account is scheduled to continue on record until Sep 2027.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$2,617	\$0	\$0 on 10/28/2020
Nov 2024	\$2,617	\$0	\$0 on 10/28/2020
Oct 2024	\$2,617	\$0	\$0 on 10/28/2020
Sep 2024	\$2,617	\$0	\$0 on 10/28/2020

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<b>Aug 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Jul 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Jun 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>May 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Apr 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Mar 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Feb 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Jan 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Dec 2023</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Nov 2023</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Oct 2023</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Sep 2023</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Aug 2023</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>

**Additional info**

Between Aug 2023 and Dec 2024, your credit limit/high balance was \$2,500

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**Contact Info**

Address **PO BOX 15369,  
WILMINGTON DE 19850**

Phone Number **(800) 945-2000**

**Comment****Current:**

Account closed at credit grantor's request.

**Previous:**

Account closed at credit grantor's request.

Invalid date

**JPMCB CARD**

POTENTIALLY NEGATIVE

**Account Info**

Account Name	JPMCB CARD	Balance	\$3,609
Account Number	546604XXXXXXXXXX	Balance Updated	01/17/2025
Account Type	Credit Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	10/22/2013	Credit Limit	\$4,200
Status	Account charged off. \$3,609 written off. \$3,609 past due as of Jan 2025.	Highest Balance	\$4,104
Status Updated	Oct 2021	Terms	-
		On Record Until	Dec 2027

*incomplete**inaccurate**incomplete***Payment History**

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

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2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	ND
2021	30	✓	✓	30	60	90	120	150	180	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Incomplete

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

ND No data for this  
period**Payment history guide**

Charge Off as of Jan 2025, Dec 2024, Aug 2023 to Nov 2024, Oct 2021 to Nov 2022

180 days past due as of Sep 2021

150 days past due as of Aug 2021

120 days past due as of Jul 2021

90 days past due as of Jun 2021

60 days past due as of May 2021

30 days past due as of Apr 2021, Jan 2021

This account is scheduled to continue on record until Dec 2027.



## Balance Histories



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Date	Balance	Scheduled Payment	Paid
Dec 2024	\$3,609	\$0	\$0 on 2/12/2021
Nov 2024	\$3,609	\$0	\$0 on 2/12/2021
Oct 2024	\$3,609	\$0	\$0 on 2/12/2021
Sep 2024	\$3,609	\$0	\$0 on 2/12/2021
Aug 2024	\$3,609	\$0	\$0 on 2/12/2021
Jul 2024	\$3,609	\$0	\$0 on 2/12/2021
Jun 2024	\$3,609	\$0	\$0 on 2/12/2021
May 2024	\$3,609	\$0	\$0 on 2/12/2021
Apr 2024	\$3,609	\$0	\$0 on 2/12/2021
Mar 2024	\$3,609	\$0	\$0 on 2/12/2021
Feb 2024	\$3,609	\$0	\$0 on 2/12/2021
Jan 2024	\$3,609	\$0	\$0 on 2/12/2021
Dec 2023	\$3,609	\$0	\$0 on 2/12/2021
Nov 2023	\$3,609	\$0	\$0 on 2/12/2021
Oct 2023	\$3,609	\$0	\$0 on 2/12/2021
Sep 2023	\$3,609	\$0	\$0 on 2/12/2021
Aug 2023	\$3,609	\$0	\$0 on 2/12/2021

**Additional info**

Between Aug 2023 and Dec 2024, your credit limit/high balance was \$4,200

**Contact Info**

**NAVY FEDERAL CR UNION**

POTENTIALLY NEGATIVE

**Account Info**

Account Name NAVY FEDERAL CR UNION/

Account Number 500001XXXXXXXXXXXXXX

Account Type Credit card

Responsibility Individual

Date Opened 05/26/2017

Status Account charged off.  
\$16,703 written off.  
\$16,698 past due as of Dec 2024.

Status Updated Apr 2022

Balance \$16,698

Balance Updated 12/31/2024

Recent Payment -

Monthly Payment -

Credit Limit \$16,600

Highest Balance \$16,703

Terms -

On Record Until Jun 2028

*incomplete*

*inaccurate*

*complete*

**Payment History**

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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	120	150	180	CO	CO	CO	CO	CO	CO	ND	ND	CO
2021	✓	30	60	90	120	✓	✓	✓	✓	30	60	90
2020	-	-	-	-	-	-	-	-	-	-	✓	✓

*incomplete*

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

ND No data for this  
period**Payment history guide**

Charge Off as of Dec 2022 to Dec 2024, Apr 2022 to Sep 2022

180 days past due as of Mar 2022

150 days past due as of Feb 2022

120 days past due as of Jan 2022, May 2021

90 days past due as of Dec 2021, Apr 2021

60 days past due as of Nov 2021, Mar 2021

30 days past due as of Oct 2021, Feb 2021

This account is scheduled to continue on record until Jun 2028.

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Nov 2024	\$16,698	\$0	\$0
Oct 2024	\$16,698	\$0	\$0
Sep 2024	\$16,698	\$0	\$0
Aug 2024	\$16,698	\$0	\$0
Jul 2024	\$16,698	\$0	\$0
Jun 2024	\$16,698	\$0	\$0
May 2024	\$16,698	\$0	\$0
Apr 2024	\$16,698	\$0	\$0
Mar 2024	\$16,698	\$0	\$0
Fe b2024	\$16,698	\$0	\$0
Jan 2024	\$16,698	\$0	\$0
Dec 2023	\$16,698	\$0	\$0
Nov 2023	\$16,698	\$0	\$0
Oct 2023	\$16,698	\$0	\$0
Se p2023	\$16,698	\$0	\$0
Aug 2023	\$16,698	\$0	\$0
Jul 2023	\$16,698	\$0	\$0
Jun 2023	\$16,698	\$0	\$0
May 2023	\$16,698	\$0	\$0
Apr 2023	\$16,698	\$0	\$0

Mar 2023	\$16,698	\$0	\$0
Feb 2023	\$16,698	\$0	\$0

Additional info

Between Feb 2023 and Nov 2024, your credit limit/high balance was \$16,600



Contact Info

Address PO BOX 3700,  
MERRIFIELD VA 22119

Phone Number (888) 842-6328

NORDSTROM/TD BANK USA



Account Info

Account Name	NORDSTROM/TD BANK US A	Balance	-
Account Number	447043XXXXXXXXXX	Balance Updated	-
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	12/10/2014	Credit Limit	\$500
Status	Paid, Closed/Never late.	Highest Balance	\$0
Status Updated	Aug 2019	Terms	-
		On Record Until	Aug 2029



Payment History

**Account Info**

Account Name	TINKER FCU	Balance	-
Account Number	967555XXXX	Balance Updated	-
Account Type	Auto Loan	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	08/16/2018	Original Balance	\$56,096
Status	Paid, Closed/N ever ate.	Highest Balance	-
Status Updated	Aug 2018	Terms	84 Months
		On Record Until	Aug 2028

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	-	-	-	-	-	-	-	CLS	-	-	-	-

CLS Closed

This account is scheduled to continue on record until Aug 2028.

**Contact Info**

Address PO BOX 45750,  
OKLAHOMA CITY OK 73145

Phone Number (800) 456-4828

**TINKER FCU**

POTENTIALLY NEGATIVE

**Account Info**

## Annual Credit Report - Experian

Account Name TINKER FCU  
 Account Number 470415XXXXXXXXXX  
 Account Type Credit card  
 Responsibility Individual  
 Date Opened 05/16/2017  
 Status Account charged off.  
 \$4,378 written off. \$1,010  
 past due as of Oct 2021.  
 Status Updated Oct 2021

Balance	\$4,378
Balance Updated	10/21/2021
Recent Payment	-
Monthly Payment	-
Credit Limit	\$5,000
Highest Balance	\$5,105
Terms	-
On Record Until	Apr 2028

*incomplete**inaccurate*

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*incomplete*

## Payment History

Annual Credit Report - Experian

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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	30	✓	ND	30	60	90	120	150	CO	—	—
2020	✓	✓	✓	✓	✓	✓	30	✓	✓	✓	✓	✓
2019	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

CO Charge off

ND No data for this  
period*incomplete***Payment history guide**

Charge Off as of Oct 2021

180 days past due as of Oct 2021

150 days past due as of Sep 2021

120 days past due as of Aug 2021

90 days past due as of Jul 2021

60 days past due as of Jun 2021

30 days past due as of May 2021, Feb 2021, Jul 2020

This account is scheduled to continue on record until Apr 2028.

**Contact Info**



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Address PO BOX 45750,  
OKLAHOMA CITY OK 73145

Phone Number (800) 456-4828

**Comment****Current:**

Account closed at credit grantor's request.

**Previous:**

None

**TINKER FCU**

POTENTIALLY NEGATIVE

**Account Info**

Account Name TINKER FCU

Account Number 470415XXXXXXXXXX

Account Type Credit card

Responsibility Individual

Date Opened 05/16/2017

Status Credit card reported lost or stolen, closed.

Status Updated Mar 2021

*incomplete*

Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$5,000
Highest Balance	\$5,105
Terms	-

*incomplete***Payment History**

*incomplete*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	30	CLS	—	—	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	30	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

CLS Closed

### Payment history guide

30 days past due as of Feb 2021, Jul 2020



### Contact Info

Address

PO BOX 45750,  
OKLAHOMA CITY OK 73145

Phone Number

(800) 456-4828



### Comment

#### Current:

Credit card lost or stolen.

#### Previous:

None

**TINKER FCU**

POTENTIALLY NEGATIVE

**Account Info**

Account Name TINKER FCU  
 Account Number 967555XXXXX  
 Account Type Auto Loan  
 Responsibility Individual  
 Date Opened 05/25/2017  
 Status Account charged off.  
 \$2,268 written off. \$670  
 past due as of Jan 2025.  
 Status Updated Aug 2021

Balance \$670  
 Balance Updated 01/31/2025  
 Recent Payment -  
 Monthly Payment -  
 Original Balance \$9,581  
 Highest Balance -  
 Terms 60 Months  
 On Record Until Dec 2027

*incomplete inaccurate incomplete*

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	30	30	60	90	120	150	180	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	30	✓	✓	✓	✓	30	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

**Payment history guide**

Charge Off as of Aug 2021 to Jan 2025

180 days past due as of Jul 2021

150 days past due as of Jun 2021

120 days past due as of May 2021

90 days past due as of Apr 2021

60 days past due as of Mar 2021

30 days past due as of Feb 2021, Jan 2021, Nov 2020, Jun 2020

This account is scheduled to continue on record until Dec 2027.

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$669	\$0	\$0 on 8/11/2023
Nov 2024	\$667	\$0	\$0 on 8/11/2023
Oct 2024	\$666	\$0	\$0 on 8/11/2023
Sep 2024	\$665	\$0	\$0 on 8/11/2023
Aug 2024	\$663	\$0	\$0 on 8/11/2023
Jul 2024	\$662	\$0	\$0 on 8/11/2023
Jun 2024	\$660	\$0	\$0 on 8/11/2023

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May 2024	\$659	\$0	\$0 on 8/11/2023
Apr 2024	\$658	\$0	\$0 on 8/11/2023
Mar 2024	\$656	\$0	\$0 on 8/11/2023
Feb 2024	\$655	\$0	\$0 on 8/11/2023
Jan 2024	\$654	\$0	\$0 on 8/11/2023
Dec 2023	\$652	\$0	\$0 on 8/11/2023
Nov 2023	\$651	\$0	\$0 on 8/11/2023
Oct 2023	\$650	\$0	\$0 on 8/11/2023
Sep 2023	\$648	\$0	\$0 on 8/11/2023
Aug 2023	\$647	\$0	\$1,690 on 8/11/2023
Jul 2023	\$2,333	\$0	\$0 on 1/1/2023
Jun 2023	\$2,326	\$0	\$0 on 1/1/2023
May 2023	\$2,319	\$0	\$0 on 1/1/2023
Apr 2023	\$2,313	\$0	\$0 on 1/1/2023
Mar 2023	\$2,306	\$0	\$0 on 1/1/2023
Feb 2023	\$2,300	\$0	\$0 on 1/1/2023

**Additional info**

The original amount of this account was \$9,581

**Contact Info**

Address

PO BOX 45750,  
OKLAHOMA CITY OK 73145

Phone Number

(800) 456-4828



### Contact Info

Address PO BOX 393,  
MINNEAPOLIS MN 55480

Phone Number (855) 854-3502



### Comment

#### Current:

Account closed at consumer's request.

#### Previous:

None



### Reinvestigation Info

This item was updated from our processing of your dispute in Mar 2017.

## Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

### Chapter 7 bankruptcy dismissed

Potentially Negative



### Record Details

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Record Type	Chapter 7 bankruptcy dismissed	Date Filed	10/13/2022
Reference Number	2212371SAH	Date Resolved	11/17/2022
Responsibility	Individual	On Record Until	Oct 2029

**Court Information**

Court	US BANKRUPTCY COURT OKLAHOMA CITY
Address	215 DEAN A MCGEE AVE, OKLAHOMA CITY OK 73102
Phone Number	(405) 609-5700

*is not the  
furnisher, inaccurate*

**Hard Inquiries**

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

**You do not have any hard inquiries**

**Soft Inquiries**

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit score.